

In re:
Janel P. Clark
Debtor

Case No. 23-12751-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 26, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2024:

Recip ID	Recipient Name and Address
db	+ Janel P. Clark, 2416 North Colorado Street, Philadelphia, PA 19132-4309
14814830	+ Allemann Almquist & Jones, dba AAJdesign, 124 North 3rd St., 2nd fl, Philadelphia, PA 19106-1861
14814530	+ Eagle One FCU, 3301 Philadelphia Pike, Claymont, DE 19703-3102
14818629	+ MidFirst Bank, c/o Mark A. Cronin, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14814893	+ U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107-3126

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14814525	+ Email/Text: aargon@ebn.phinsolutions.com	Jan 27 2024 00:16:00	Aargon Agency Inc, Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132
14814541	Email/Text: megan.harper@phila.gov	Jan 27 2024 00:16:00	Water Revenue Bureau, c/o City of Phila Law Dept, Tax & Revenue Unit, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14814527	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2024 00:22:01	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14814528	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 27 2024 00:22:01	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14814531	+ Email/Text: Bankruptcy@ICSystem.com	Jan 27 2024 00:15:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14814526	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 27 2024 00:22:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14819595	Email/PDF: resurgentbknotifications@resurgent.com	Jan 27 2024 00:22:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14814532	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 27 2024 00:22:01	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14818476	^ MEBN	Jan 27 2024 00:09:52	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14827253	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 27 2024 00:22:18	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14814535	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2024 00:16:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14814536	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 27 2024 00:22:21	Midland Mortgage Co, Attn: Customer

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14819205	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 27 2024 00:16:00	Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648 NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14814537	+ Email/PDF: cbp@omf.com	Jan 27 2024 00:22:17	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14832517	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2024 00:22:17	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14814538	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2024 00:22:17	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14814540	+ Email/Text: bankruptcy@sw-credit.com	Jan 27 2024 00:16:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
14830400	+ Email/PDF: ebn_ais@aisinfo.com	Jan 27 2024 00:22:09	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14814529	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14814533	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14814534	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14814539	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Janel P. Clark dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

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MARK A. CRONIN

on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Janel P. Clark

Debtor(s)

Chapter: 13

Bankruptcy No: 23-12751-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this January 25, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge, United States Bankruptcy Court